

In the Claim:

Please amend claims 1, 9 and 17 to read as follows:

B⁴
1. A method for providing a communication medium over a wide area network such as the Internet, for a financial modeling and counseling system comprising:

providing automated financial coaching in a web page environment;

displaying to a user a plurality of communication options with a live advisor in said web page environment; and

enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

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9. A communication system over a wide area network such as the Internet, for a financial modeling and counseling system comprising:

an automated coaching engine providing financial coaching in a web page environment coupled to a wide area network;

a web server providing a variety of communication options to a user, coupled to a wide area network; and

a communication center coupled to said wide area network, enabling said user to communicate with a live advisor using a communication medium selected by the user whereby said live advisor may provide financial coaching.

B⁶
17. A computer program embodied on a computer readable medium for providing a communication medium over a wide area network such as the Internet, for a financial modeling and counseling system comprising:

code segment providing automated financial coaching in a web page environment;

code segment displaying to a user a plurality of communication options in a web page environment; and

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cont

code segment enabling a communication medium between said user and a live advisor
based on the user selected communication option whereby said live advisor may provide live
financial coaching.

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